

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward L. Heiland
Linda Louise Heiland
Debtors

Case No. 19-05228-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Mar 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db/jdb
5279717 +Edward L. Heiland, Linda Louise Heiland, 965 Bremer Rd, Dover, PA 17315-1835
+Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
5279718 +Capital 1 Bank, C/O LAW OFFICES OF HAYT HAYT AND LA, 123 S BROAD ST SUITE 1660,
Philadelphia, PA 19109-1003
5279722 +Manchester Ambulance Club, 10 Devco Dr., Manchester, PA 17345-1356
5279728 UPMC Health Plan, PO Box 371842, Pittsburgh, PA 15250-7842
5279729 WellSpan, P.O Box 15150, York, PA 17405-7150
5279730 +Yk Cr Bureau, 33 S Duke St, York, PA 17401-1401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: AGFINANCE.COM Mar 20 2020 23:18:00 OneMain, ONEMAIN, P.O. BOX 3251,
Evansville, IN 47731-3251

cr +EDI: PRA.COM Mar 20 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5279719 +EDI: CAPITALONE.COM Mar 20 2020 23:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5279720 +EDI: WFNBNB.COM Mar 20 2020 23:23:00 Comenity Bank/Gander Mountain, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
5279721 +EDI: WFNBNB.COM Mar 20 2020 23:23:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
5279723 +E-mail/Text: Bankruptcies@nragroup.com Mar 20 2020 19:36:56 National Recovery Agency,
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5279725 +EDI: AGFINANCE.COM Mar 20 2020 23:18:00 OneMain Financial, Attn: Bankruptcy,
Po Box 3251, Evansville, IN 47731-3251
5279726 EDI: PRA.COM Mar 20 2020 23:18:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502
5280278 +EDI: RMSC.COM Mar 20 2020 23:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5279724 One Main Financial
5279727 Select Portfolio Servicing

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2019-SJ3, U.S. Bank National Association, as Indenture Trustee c/o Select Portfolio Servicing, Inc. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor CSMC 2017-RPL2 Trust bkgroup@kmlawgroup.com
Steven M. Carr (Trustee) stevecarr8@comcast.net, pa31@ecfcbis.com
Tony Santo Sangiamo on behalf of Debtor 2 Linda Louise Heiland tsanlaw@gmail.com, kathyslaw88@gmail.com; nicoleroserobinson@gmail.com; sangiamotr73458@notify.bestcase.com
Tony Santo Sangiamo on behalf of Debtor 1 Edward L. Heiland tsanlaw@gmail.com, kathyslaw88@gmail.com; nicoleroserobinson@gmail.com; sangiamotr73458@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Edward L. Heiland

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0185

EIN --_-----

Debtor 2

Linda Louise Heiland

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3724

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05228-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edward L. Heiland

Linda Louise Heiland
fka Linda Louise Cosgrove**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk3/20/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.